CANADA MORTGAGE AND HOUSING CORPORATION

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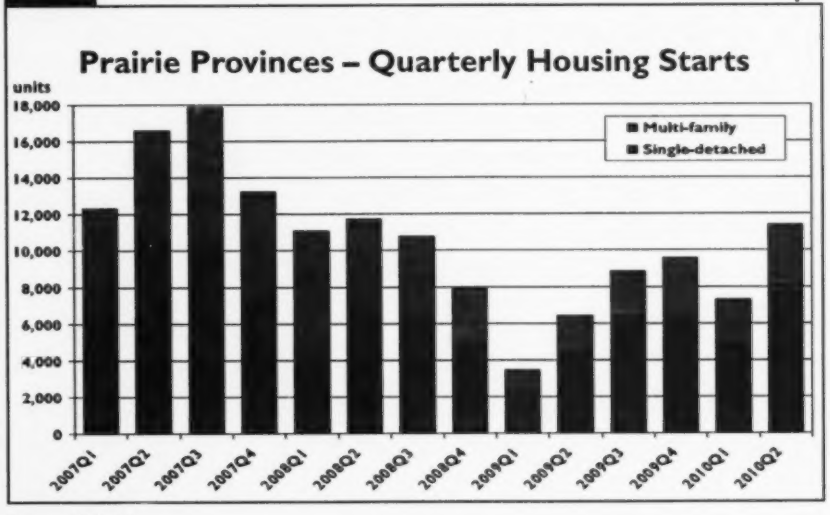
New Home Market

Prairie housing starts nearly doubled through the second quarter

Housing starts in the Prairie Provinces increased to 11,413 in the second quarter of 2010, up from 6,431 last year. Single-detached starts across the Prairies rose to 8,116 units from 4,596 units one year earlier. As more buyers returned to the market, builders began restocking supply to accommodate the increased demand. Multi-family building, which includes semi-detached, row, and apartment construction, also recorded an improvement in the second quarter with 3,297 foundations poured compared to 1,835 units last year. Starts of single-detached and multi-family units totalled 18,710 units

Figure 1



Source: CMHC

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during the first six months, compared to 9,887 units in 2009. The majority of this increase was due to gains in new single-detached construction in Alberta. Given the low starts experienced in the Prairies during the first six months of 2009, an improvement in the first half of 2010 was expected. With expected higher inventories in both the resale and new home markets, housing starts should moderate over the balance of the year.

Building activity increased in Alberta during the first half of 2010. Total starts for the first six months rose to 13,889 units from 6,884 starts in 2009, representing a 102 per cent increase. Both single-detached and multi-family starts nearly doubled last year's production. From April to June 2010, there were 5,580 single-detached starts, compared to the 2,925 starts during the same period last year. Multi-family builders recorded 2,658 starts in the second quarter, with higher row, semi-detached and apartment activity resulting in a 98 per cent increase from the second quarter last year. Row starts from April to June increased to 824 units from 418 units in 2009, while semi-detached starts rose to 743 units from 506 units last year. The increase across the province was due to an improved economic environment and more balanced market conditions this year. Inventories of single-detached units, rows, and semis, were all lower at the end of June from mid-year 2009.

Total housing starts in the Calgary Census Metropolitan Area (CMA) increased 99 per cent in the second quarter, totalling 2,456 units from 1,235 units a year ago. Single detached starts reached 1,807 units while multi-family starts amounted to 649 units between April and June. To the end of the second quarter, single and multi-family starts increased by 83 per cent and 165 per cent, respectively. Despite the year-over-year increase, production levels remained below the 10-year average for this time of the year. The Edmonton CMA had a similar trend as Calgary, with total starts in the second quarter rising to 3,347 units from 1,151 units in 2009. Edmonton's multi-family starts witnessed one of the highest increases of the Prairie CMA's over the second quarter of last year, rising by 257 per cent to 1,552 units. Single-detached starts also saw an increase, up from 716 units to 1,795 units.

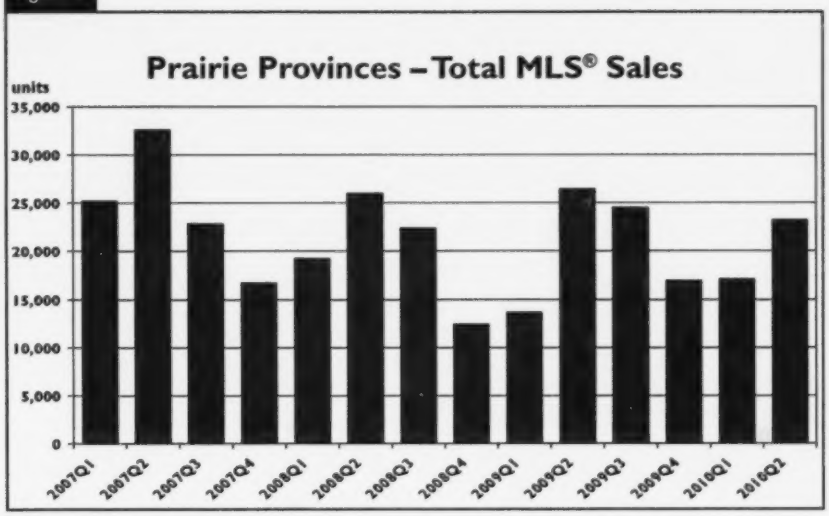
Total housing starts in Saskatchewan increased by 50 per cent in the second quarter of 2010 to 1,474 units from the 983 starts recorded a year ago. The increase was due mostly to the large amount of single-detached starts. Single-detached starts reached 1,207 units in the second quarter of this year, outpacing the 759 units in 2009. Multi-family starts moderately grew in the second quarter from 224 units in 2009 to 267 units this year.

The Regina CMA recorded a total of 278 housing starts in the second quarter, up 14 per cent from a year earlier. Single-detached and multi-family production experienced year-over-year increases in the second quarter, rising 18 and seven per cent, respectively. Growth in the Saskatoon CMA was more apparent as builders responded to lower inventory levels and increasing demand. In the second quarter, single-detached construction was up 157 per cent with 545 starts, while multi-family construction was up 93 per cent with 79 starts.

Manitoba also experienced an increase in housing starts along with the other two Prairie Provinces. In the second quarter, builders started construction on a total of 1,701 units, up 44 per from 2009. Single-detached starts increased 46 per cent from the 912 units produced in the second quarter of 2009 to 1,329 units in 2010. The multi-family market recorded 372 starts in the second quarter, up 40 per cent from 2009. At the end of six months a total of 2,561 units were started compared to 1,714 units in 2009, an increase of 49 per cent.

Total housing starts in the Winnipeg CMA increased by 83 per cent in the second quarter, from 413 units in 2009 to 756 units in 2010. With moderated levels of inventory, starts increased for both multi-family and single-detached homes. Multi-family starts increased significantly in 2010 from only 53 units in the second quarter of 2009 to 231 units in 2010. Single-detached construction increased 46 per cent in the second quarter, up from 360 starts in 2009 to 525 units in 2010.

Figure 2



Source: CREA (Raw)

Resale Market

Existing home prices increased in first half of 2010

The Prairie Region experienced a decline in MLS® sales in the second quarter of 2010. A total of 23,238 transactions were completed from April to June 2010, down 12 per cent from the 26,504 sales a year earlier. In Alberta, MLS® sales decreased 17 per cent in the second quarter, dropping from 18,781 transactions in 2009 to 15,497 sales in 2010. Year-to-date figures to the end of June 2010 in Alberta also saw a decrease, going from 28,289 in 2009 to 27,859. There were 3,247 sales in Saskatchewan from April to June, representing a decrease of four per cent. Provincial year-to-date figures increased five per cent over 2009, reaching 5,572 units. Sales in Manitoba experienced a modest three per cent increase from 2009, totalling 4,494 sales in the second quarter of 2010. To the end of June, sales for Manitoba increased by six per cent from 6,319 sales in 2009 to 6,669 in 2010.

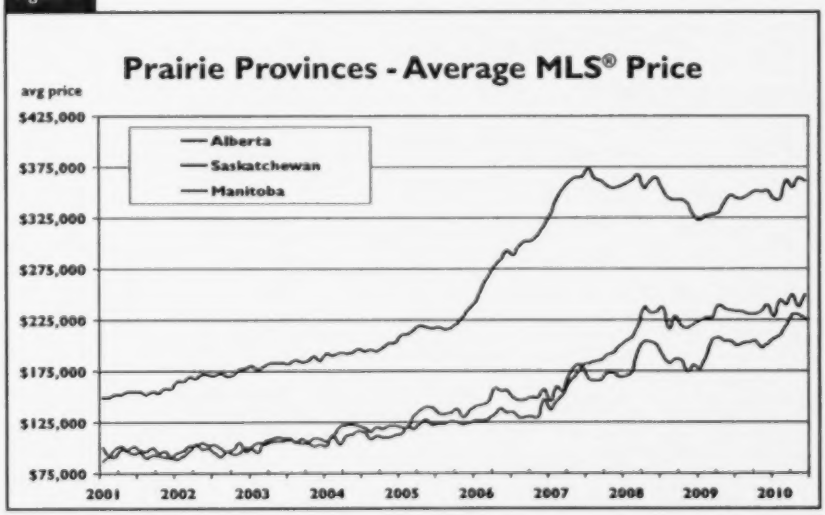
Despite the decline in MLS® Sales, all three Prairie Provinces had an increase in the average price during the second quarter, with Alberta and Manitoba experiencing the highest level of price growth. After the first six months of the year, the average price in Alberta reached $356,361, an increase of six per cent compared to 2009. Saskatchewan experienced a year-over-year gain of four per cent, averaging $242,522 to the end of June. Manitoba posted a considerable gain of 11 per cent at the end of six months, increasing from $201,105 in 2009 to $223,437 in 2010.

Economy

Net migration remains elevated in Saskatchewan and Manitoba

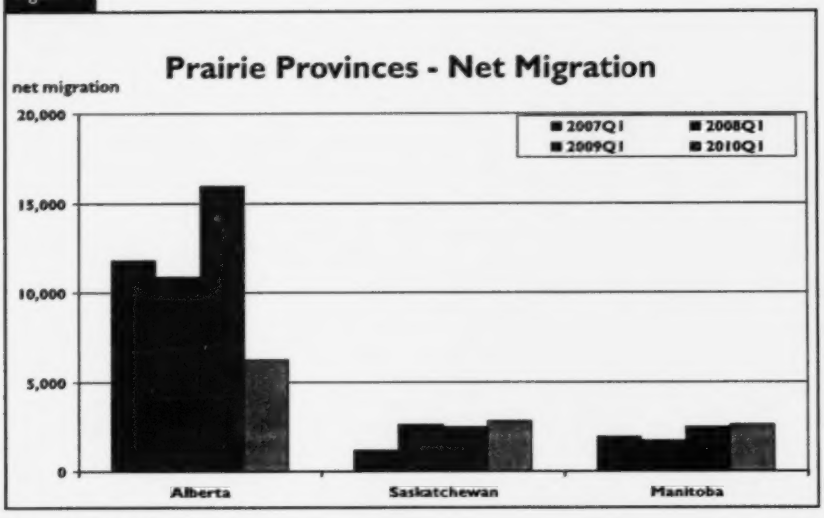
An improving labour market in the second quarter has supported housing demand across the Prairie Provinces. After relatively slow first-quarter performances, each province has seen steady improvements in their job growth from April to June. Manitoba is enjoying the strongest year-to-date performance after six months, with average employment to the end of June up 1.8 per cent over the corresponding period in 2009. This represents an improvement after the first three months, when average employment recorded a 1.2 per cent year-over-year increase. Saskatchewan is experiencing a similar phenomenon,

Figure 3



Source: CREA (Raw)

Figure 4

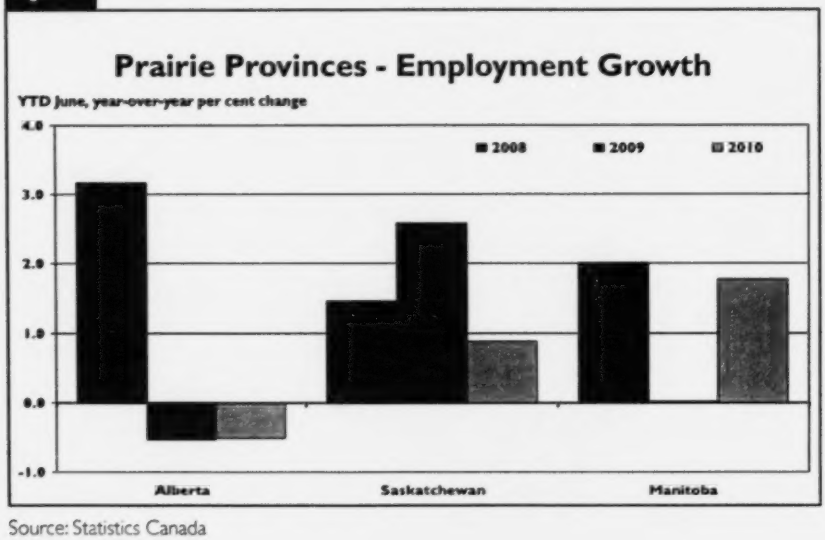


Source: Statistics Canada

as the 0.9 per cent gain in average employment after six months is an improvement over the 0.7 per cent increase to the end of March. Alberta is still experiencing year-over-year declines in employment, though the strong job gains in the second quarter of the year have reduced the shortfall. After six months, average employment in Alberta was 0.5 per cent lower than the previous year, a strong improvement since the end of the first quarter when employment was 1.2 per cent below 2009 levels.

Given the job creation experienced in the second quarter, provincial unemployment rates have moved lower since March. While still up on a year-over-year basis, the unemployment rates in Saskatchewan and Manitoba have declined since the first quarter of the year. In June, Saskatchewan's unemployment rate sat at 4.9 per cent, down from 5.8 per cent in March. Similarly, the unemployment rate in Manitoba declined from 5.4 per cent in March to 4.8 per cent this June. Of the three Prairie Provinces, Alberta was the only one to record a lower unemployment rate since the first quarter of 2010 and on a year-over-year basis. At 6.1 per cent, Alberta's unemployment rate in June was down from 6.2 per cent one year earlier and 7.6 per cent in March of this year.

Figure 5



Source: Statistics Canada

Net migration to Saskatchewan and Manitoba remained elevated in the first quarter, with both provinces on pace to exceed the record levels experienced last year. On the other hand, net migration to Alberta remained subdued. Alberta reported a 61 per cent year-over-year decrease in net migration in the first quarter of 2010 with only 6,253 people gained. Despite this decrease, it was still an improvement over the 515 net migrants arriving in the fourth quarter of 2009, which was one of the lowest levels witnessed over the past 19 years. The other two Prairie Provinces reported gains in net migration since 2009, with a majority coming from other countries. Up 11 per cent from a year earlier, Saskatchewan welcomed 2,846 net migrants in the first quarter. Manitoba had an increase of net migrants for the first quarter with 2,595 people, up two per cent from the previous year.

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of Region
2	Starts by Submarket and by Dwelling Type – Current Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators
6.1	Growth of Economic Indicators

Available in SELECTED Reports:

1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Prairie Region
Second Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2010	6,338	716	113	10	708	965	33	373	2,157	11,413
Q2 2009	3,378	432	76	8	381	419	53	183	1,501	6,431
% Change	87.6	65.7	48.7	25.0	85.8	130.3	-37.7	103.8	43.7	77.5
Year-to-date 2010	10,855	1,380	153	14	1,204	1,474	74	731	2,825	18,710
Year-to-date 2009	5,444	660	94	14	483	751	69	412	1,960	9,887
% Change	99.4	109.1	62.8	0.0	149.3	96.3	7.2	77.4	44.1	89.2
UNDER CONSTRUCTION										
Q2 2010	12,332	1,726	439	29	2,447	8,197	119	2,030	2,319	29,638
Q2 2009	7,851	1,180	230	29	2,118	13,777	175	1,797	1,689	28,885
% Change	57.1	46.3	90.9	0.0	15.5	-40.5	-32.0	13.0	37.3	2.6
COMPLETIONS										
Q2 2010	5,088	636	80	13	472	1,363	19	230	958	8,859
Q2 2009	4,356	424	66	6	752	2,018	87	513	953	9,175
% Change	16.8	50.0	21.2	116.7	-37.2	-32.5	-78.2	-55.2	0.5	-3.4
Year-to-date 2010	8,952	1,112	108	19	916	3,136	82	606	2,554	17,485
Year-to-date 2009	8,032	976	85	15	1,498	4,436	144	828	2,289	18,303
% Change	11.5	13.9	27.1	26.7	-38.9	-29.3	-43.1	-26.8	11.6	-4.5
COMPLETED & NOT ABSORBED										
Q2 2010	1,350	186	30	9	226	1,840	4	308	na	3,953
Q2 2009	2,262	365	35	9	440	1,191	10	562	na	4,874
% Change	-40.3	-49.0	-14.3	0.0	-48.6	54.5	-60.0	-45.2	n/a	-18.9
ABSORBED										
Q2 2010	4,512	598	74	9	488	993	7	169	na	6,850
Q2 2009	3,809	430	22	10	634	1,315	10	204	na	6,434
% Change	18.5	39.1	**	-10.0	-23.0	-24.5	-30.0	-17.2	n/a	6.5
Year-to-date 2010	7,880	1,084	96	17	978	2,617	20	370	na	13,062
Year-to-date 2009	6,807	877	32	22	1,220	2,786	33	327	na	12,104
% Change	15.8	23.6	200.0	-22.7	-19.8	-6.1	-39.4	13.1	n/a	7.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1a: Housing Activity Summary of Manitoba
Second Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2010	646	26	0	6	66	0	1	231	725	1,701
Q2 2009	476	12	0	7	47	0	5	147	484	1,178
% Change	35.7	116.7	n/a	-14.3	40.4	n/a	-80.0	57.1	49.8	44.4
Year-to-date 2010	1,053	32	0	8	108	110	2	386	862	2,561
Year-to-date 2009	789	20	0	8	73	18	10	224	572	1,714
% Change	33.5	60.0	n/a	0.0	47.9	**	-80.0	72.3	50.7	49.4
UNDER CONSTRUCTION										
Q2 2010	1,092	32	0	11	177	205	7	597	731	2,852
Q2 2009	806	16	0	10	103	574	8	402	484	2,427
% Change	35.5	100.0	n/a	10.0	71.8	-64.3	-12.5	48.5	51.0	17.5
COMPLETIONS										
Q2 2010	555	12	0	9	42	0	13	53	143	827
Q2 2009	701	14	0	2	43	142	9	75	157	1,143
% Change	-20.8	-14.3	n/a	**	-2.3	-100.0	44.4	-29.3	-8.9	-27.6
Year-to-date 2010	811	22	0	10	56	159	29	162	741	1,990
Year-to-date 2009	977	24	0	6	103	172	16	208	543	2,049
% Change	-17.0	-8.3	n/a	66.7	-45.6	-7.6	81.3	-22.1	36.5	-2.9
COMPLETED & NOT ABSORBED										
Q2 2010	162	4	0	8	7	90	3	62	n/a	336
Q2 2009	272	6	0	7	18	126	4	201	n/a	634
% Change	-40.4	-33.3	n/a	14.3	-61.1	-28.6	-25.0	-69.2	n/a	-47.0
ABSORBED										
Q2 2010	439	5	0	6	20	29	0	37	n/a	536
Q2 2009	550	5	0	5	38	147	0	102	n/a	847
% Change	-20.2	0.0	n/a	20.0	-47.4	-80.3	n/a	-63.7	n/a	-36.7
Year-to-date 2010	665	6	4	9	39	157	0	150	n/a	1,030
Year-to-date 2009	796	8	0	9	71	176	0	140	n/a	1,200
% Change	-16.5	-25.0	n/a	0.0	-45.1	-10.8	n/a	7.1	n/a	-14.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Saskatchewan
Second Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2010	881	26	38	3	84	72	16	18	336	1,474
Q2 2009	509	30	5	0	59	78	0	28	274	983
% Change	73.1	-13.3	**	n/a	42.4	-7.7	n/a	-35.7	22.6	49.9
Year-to-date 2010	1,346	30	38	3	123	246	27	34	413	2,260
Year-to-date 2009	723	38	5	5	74	83	0	38	323	1,289
% Change	86.2	-21.1	**	-40.0	66.2	196.4	n/a	-10.5	27.9	75.3
UNDER CONSTRUCTION										
Q2 2010	1,660	52	62	4	338	814	30	151	336	3,447
Q2 2009	1,429	68	17	16	330	1,100	4	176	274	3,414
% Change	16.2	-23.5	**	-75.0	2.4	-26.0	**	-14.2	22.6	1.0
COMPLETIONS										
Q2 2010	658	16	0	2	40	124	2	8	250	1,100
Q2 2009	616	16	0	3	203	190	4	69	170	1,271
% Change	6.8	0.0	n/a	-33.3	-80.3	-34.7	-50.0	-88.4	47.1	-13.5
Year-to-date 2010	1,219	40	0	5	67	272	25	32	518	2,178
Year-to-date 2009	1,104	36	0	7	286	297	4	106	488	2,328
% Change	10.4	11.1	n/a	-28.6	-76.6	-8.4	**	-69.8	6.1	-6.4
COMPLETED & NOT ABSORBED										
Q2 2010	142	13	0	0	19	179	0	0	n/a	353
Q2 2009	212	16	0	1	58	159	1	0	n/a	447
% Change	-33.0	-18.8	n/a	-100.0	-67.2	12.6	-100.0	n/a	n/a	-21.0
ABSORBED										
Q2 2010	569	14	0	2	37	96	4	0	n/a	722
Q2 2009	558	12	0	3	134	78	0	0	n/a	785
% Change	2.0	16.7	n/a	-33.3	-72.4	23.1	n/a	n/a	n/a	-8.0
Year-to-date 2010	1,039	28	0	5	59	290	9	0	n/a	1,430
Year-to-date 2009	982	31	0	7	207	140	0	0	n/a	1,367
% Change	5.8	-9.7	n/a	-28.6	-71.5	107.1	n/a	n/a	n/a	4.6

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1c: Housing Activity Summary of Alberta
Second Quarter 2010

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q2 2010	4,811	664	75	1	558	893	16	124	1,096	8,238
Q2 2009	2,393	390	71	1	275	341	48	8	743	4,270
% Change	101.0	70.3	5.6	0.0	102.9	161.9	-66.7	**	47.5	92.9
Year-to-date 2010	8,456	1,318	115	3	973	1,118	45	311	1,550	13,889
Year-to-date 2009	3,932	602	89	1	336	650	59	150	1,065	6,884
% Change	115.1	118.9	29.2	200.0	189.6	72.0	-23.7	107.3	45.5	101.8
UNDER CONSTRUCTION										
Q2 2010	9,580	1,642	377	14	1,932	7,178	82	1,282	1,252	23,339
Q2 2009	5,616	1,096	213	3	1,685	12,103	163	1,219	931	23,044
% Change	70.6	49.8	77.0	**	14.7	-40.7	-49.7	5.2	34.5	1.3
COMPLETIONS										
Q2 2010	3,875	608	80	2	390	1,239	4	169	565	6,932
Q2 2009	3,039	394	66	1	506	1,686	74	369	626	6,761
% Change	27.5	54.3	21.2	100.0	-22.9	-26.5	-94.6	-54.2	-9.7	2.5
Year-to-date 2010	6,922	1,050	108	4	793	2,705	28	412	1,295	13,317
Year-to-date 2009	5,951	916	85	2	1,109	3,967	124	514	1,258	13,926
% Change	16.3	14.6	27.1	100.0	-28.5	-31.8	-77.4	-19.8	2.9	-4.4
COMPLETED & NOT ABSORBED										
Q2 2010	1,046	169	30	1	200	1,571	1	246	n/a	3,264
Q2 2009	1,778	343	35	1	364	906	5	361	n/a	3,793
% Change	-41.2	-50.7	-14.3	0.0	-45.1	73.4	-80.0	-31.9	n/a	-13.9
ABSORBED										
Q2 2010	3 504	579	74	1	431	868	3	132	n/a	5 592
Q2 2009	2 701	413	22	2	462	1 090	10	102	n/a	4 802
% Change	29.7	40.2	**	-50.0	-6.7	-20.4	-70.0	29.4	n/a	16.5
Year-to-date 2010	6,176	1,050	92	3	880	2,170	11	220	n/a	10,602
Year-to-date 2009	5,029	838	32	6	942	2,470	33	187	n/a	9,537
% Change	22.8	25.3	187.5	-50.0	-6.6	-12.1	-66.7	17.6	n/a	11.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Prairie Region
2000 - 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2009	16,128	2,086	343	44	1,690	1,747	199	1,232	4,869	28,338
% Change	-3.7	11.1	49.8	29.4	-34.2	-83.5	-13.5	-20.5	-36.7	-31.8
2008	16,749	1,878	229	34	2,567	10,582	230	1,550	7,686	41,529
% Change	-35.1	-35.8	16.2	-75.2	-44.9	-5.3	6.0	-22.0	-40.8	-30.9
2007	25,793	2,924	197	137	4,658	11,175	217	1,987	12,988	60,081
% Change	-10.0	10.1	69.8	30.5	31.1	12.1	-21.7	24.4	21.0	4.1
2006	28,659	2,656	116	105	3,553	9,970	277	1,597	10,734	57,705
% Change	17.9	26.8	-50.2	-1.9	-2.0	31.5	17.9	7.0	15.0	17.7
2005	24,314	2,095	233	107	3,625	7,581	235	1,492	9,333	49,015
% Change	7.3	12.0	64.1	-34.0	7.6	3.8	-46.1	-35.7	49.5	10.2
2004	22,650	1,870	142	162	3,370	7,300	436	2,320	6,241	44,491
% Change	3.9	33.2	-41.6	48.6	-7.2	-2.4	33.3	-2.7	-1.0	1.8
2003	21,810	1,404	243	109	3,631	7,481	327	2,385	6,302	43,692
% Change	-5.7	32.5	135.9	16.0	5.2	30.5	-21.0	-27.1	-22.1	-3.6
2002	23,117	1,060	103	94	3,451	5,733	414	3,273	8,089	45,334
% Change	27.0	49.7	30.4	-23.0	46.2	56.3	60.5	37.2	21.6	31.3
2001	18,198	708	79	122	2,360	3,667	258	2,385	6,652	34,518
% Change	16.0	1.7	-71.3	-30.7	38.6	-25.8	-20.9	122.7	3.2	10.1
2000	15,694	696	275	176	1,703	4,945	326	1,071	6,444	31,339

Source: CMHC (Starts and Completions Survey)

Table 1.2a: History of Housing Starts of Manitoba 2000 - 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2009	1,836	66	0	25	188	51	62	561	1,385	4,174
% Change	-21.8	3.1	-100.0	66.7	-12.6	-92.2	129.6	27.8	-20.5	-24.6
2008	2,349	64	8	15	215	654	27	439	1,742	5,537
% Change	7.6	128.6	166.7	-59.5	39.6	7.6	17.4	-44.8	-8.6	-3.5
2007	2,183	28	3	37	154	608	23	796	1,906	5,738
% Change	11.2	-30.0	n/a	**	-3.8	82.0	-17.9	23.8	2.9	14.1
2006	1,964	40	0	6	160	334	28	643	1,853	5,028
% Change	1.2	150.0	n/a	-40.0	3.2	45.2	-30.0	31.8	0.1	6.3
2005	1,940	16	0	10	155	230	40	488	1,852	4,731
% Change	-7.1	166.7	n/a	-63.0	70.3	79.7	-7.0	-8.6	21.7	6.6
2004	2,089	6	0	27	91	128	43	534	1,522	4,440
% Change	14.8	50.0	n/a	-3.6	16.7	-57.0	**	17.9	0.4	5.6
2003	1,819	4	0	28	78	298	10	453	1,516	4,206
% Change	7.1	-33.3	-100.0	-6.7	151.6	**	-64.3	58.9	4.6	16.3
2002	1,699	6	7	30	31	81	28	285	1,450	3,617
% Change	31.4	-25.0	n/a	-38.8	-51.6	**	-36.4	**	9.0	22.1
2001	1,293	8	0	49	64	15	44	76	1,330	2,963
% Change	0.5	33.3	-100.0	-2.0	77.8	n/a	12.8	4.1	25.4	15.7
2000	1,287	6	8	50	36	0	39	73	1,061	2,560

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Saskatchewan 2000 - 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2009	2,050	92	29	5	267	355	22	116	930	3,866
% Change	-26.9	-32.4	141.7	-70.6	-45.7	-65.5	175.0	-25.2	-57.2	-43.4
2008	2,803	136	12	17	492	1,030	8	155	2,175	6,828
% Change	-3.9	0.0	n/a	-74.2	-41.6	83.3	-70.4	-34.0	77.8	13.7
2007	2,916	136	0	66	842	562	27	235	1,223	6,007
% Change	51.4	183.3	-100.0	40.4	79.1	47.1	68.8	**	52.7	61.7
2006	1,926	48	3	47	470	382	16	22	801	3,715
% Change	18.7	-30.4	200.0	38.2	22.1	32.2	-59.0	-64.5	-14.3	8.1
2005	1,623	69	1	34	385	289	39	62	935	3,437
% Change	0.5	-23.3	n/a	-5.6	-43.6	-56.3	-31.6	**	46.8	-9.1
2004	1,615	90	0	36	683	661	57	2	637	3,781
% Change	13.9	150.0	-100.0	80.0	14.0	66.5	128.0	-98.5	-6.5	14.1
2003	1,418	36	9	20	599	397	25	130	681	3,315
% Change	2.9	-5.3	125.0	185.7	25.1	36.4	-7.4	3.2	11.1	11.9
2002	1,378	38	4	7	479	291	27	126	613	2,963
% Change	28.9	26.7	**	-78.8	103.0	-21.1	170.0	**	1.3	24.4
2001	1,069	30	1	33	236	369	10	28	605	2,381
% Change	-15.3	-53.1	-91.7	-37.7	5.8	48.8	-50.0	**	-2.9	-5.3
2000	1,262	64	12	53	223	248	20	6	623	2,513

Source: CMHC (Starts and Completions Survey)

Table 1.2c: History of Housing Starts of Alberta 2000 - 2009

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2009	12,242	1,928	314	14	1,235	1,341	115	555	2,554	20,298
% Change	5.6	14.9	50.2	**	-33.6	-84.9	-41.0	-41.9	-32.2	-30.4
2008	11,597	1,678	209	2	1,860	8,898	195	956	3,769	29,164
% Change	-44.0	-39.2	7.7	-94.1	-49.2	-11.1	16.8	0.0	-61.8	-39.7
2007	20,694	2,760	194	34	3,662	10,005	167	956	9,859	48,336
% Change	-16.5	7.5	71.7	-34.6	25.3	8.1	-28.3	2.6	22.0	-1.3
2006	24,769	2,568	113	52	2,923	9,254	233	932	8,080	48,962
% Change	19.4	27.8	-51.3	-17.5	-5.3	31.0	49.4	-1.1	23.4	19.9
2005	20,751	2,010	232	63	3,085	7,062	156	942	6,546	40,847
% Change	9.5	13.3	63.4	-36.4	18.8	8.5	-53.6	-47.2	60.4	12.6
2004	18,946	1,774	142	99	2,596	6,511	336	1,784	4,082	36,270
% Change	2.0	30.1	-39.3	62.3	-12.1	-4.1	15.1	-1.0	-0.6	0.3
2003	18,573	1,364	234	61	2,954	6,786	292	1,802	4,105	36,171
% Change	-7.3	34.3	154.3	7.0	0.4	26.6	-18.7	-37.0	-31.9	-6.7
2002	20,040	1,016	92	57	2,941	5,361	359	2,862	6,026	38,754
% Change	26.5	51.6	17.9	42.5	42.8	63.3	76.0	25.5	27.8	32.8
2001	15,836	670	78	40	2,060	3,283	204	2,281	4,717	29,174
% Change	20.5	7.0	-69.4	-45.2	42.7	-30.1	-23.6	129.9	-0.9	11.1
2000	13,145	626	255	73	1,444	4,697	267	992	4,760	26,266

Source: CMHC (Starts and Completions Survey)

Table 2a: Starts by Submarket and by Dwelling Type
Manitoba
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
[illegible]											
Winnipeg	525	360	4	12	43	29	184	12	756	413	83.1
[illegible]											
Brandon	32	41	6	2	21	12	3	62	62	117	-47.0
Hanover RM	29	20	6	4	0	0	0	12	35	36	-2.8
Portage la Prairie	20	16	0	0	0	0	44	0	64	16	**
St. Andrews	14	8	0	0	0	0	0	49	14	57	-75.4
Steinbach MD	30	35	12	4	0	0	0	12	42	51	-17.6
Thompson	3	4	0	0	0	0	0	0	3	4	-25.0
Total Manitoba (10,000+)	653	484	28	22	64	41	231	147	976	694	40.6

Table 2.1a: Starts by Submarket and by Dwelling Type
Manitoba
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
[illegible]											
Winnipeg	889	648	14	18	67	55	449	78	1,419	799	77.6
[illegible]											
Brandon	52	56	6	2	33	16	3	78	94	152	-38.2
Hanover RM	39	24	6	4	0	0	0	25	45	53	-15.1
Portage la Prairie	21	19	0	0	0	0	44	0	65	19	**
St. Andrews	21	8	0	0	0	0	0	49	21	57	-63.2
Steinbach MD	38	40	14	6	0	0	0	12	52	58	-10.3
Thompson	3	4	0	0	0	0	0	0	3	4	-25.0
Total Manitoba (10,000+)	1,063	799	40	30	100	71	496	242	1,699	1,142	48.8

Source: CMHC (Starts and Completions Survey)

Table 2b: Starts by Submarket and by Dwelling Type
Saskatchewan
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 100,000+											
Regina	197	167	18	2	39	20	24	54	278	243	14.4
Saskatoon	545	212	16	10	63	31	0	0	624	253	146.6
Centres 10,000 - 49,999											
Estevan	12	10	2	0	0	0	0	4	14	14	0.0
Lloydminster	15	8	0	0	0	0	0	0	15	8	87.5
Moose Jaw	21	40	0	0	4	8	0	0	25	48	-47.9
North Battleford	19	8	4	4	12	5	0	0	35	17	105.9
Prince Albert	46	31	0	8	0	0	26	24	72	63	14.3
Swift Current	14	11	0	2	0	0	16	0	30	13	130.8
Yorkton	17	22	4	4	0	0	24	24	45	50	-10.0
Total Saskatchewan (10,000+)	886	509	44	30	118	64	90	106	1,138	709	60.5

Table 2.1b: Starts by Submarket and by Dwelling Type
Saskatchewan
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	337	284	30	4	64	25	85	54	516	367	40.6
Saskatoon	825	289	20	12	63	41	81	0	989	342	189.2
Centres 10,000 - 49,999											
Estevan	14	13	2	2	8	0	36	4	60	19	**
Lloydminster	22	10	0	0	0	0	0	0	22	10	120.0
Moose Jaw	28	50	0	0	4	8	0	0	32	58	-44.8
North Battleford	23	9	4	4	12	5	0	0	39	18	116.7
Prince Albert	54	34	0	10	0	0	38	29	92	73	26.0
Swift Current	29	15	0	2	4	0	16	10	49	27	81.5
Yorkton	20	24	4	4	0	0	24	24	48	52	-7.7
Total Saskatchewan (10,000+)	1,352	728	60	38	155	79	280	121	1,847	966	91.2

Source: CMHC (Starts and Completions Survey)

Table 2c: Starts by Submarket and by Dwelling Type
Alberta
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
[illegible]											
Calgary	1,807	990	266	184	288	57	95	4	2,456	1,235	98.9
Edmonton	1,795	716	362	214	293	194	897	27	3,347	1,151	190.8
Centres 50,000 - 99,999											
Grande Prairie	194	81	0	10	0	0	0	0	194	91	113.2
Lethbridge	155	139	22	16	4	12	15	8	196	175	12.0
Medicine Hat	79	42	4	0	8	0	0	8	91	50	82.0
Red Deer	139	60	4	8	6	26	0	8	149	102	46.1
Wood Buffalo	134	100	20	4	0	0	0	294	154	398	-61.3
[illegible]											
Bonneyville MD	47	19	0	0	0	0	0	0	47	19	147.4
Brooks	10	12	0	0	0	48	0	0	10	60	-83.3
Camrose	22	8	4	0	4	0	0	0	30	8	**
Canmore	3	4	0	0	6	0	0	0	9	4	125.0
Clearwater County MD	6	28	0	0	0	0	0	0	6	28	-78.6
Cold Lake	25	8	2	0	0	0	0	0	27	8	**
Foothills No 31 MD	44	21	0	0	0	0	0	0	44	21	109.5
High River T	13	17	0	0	0	0	0	0	13	17	-23.5
Lacombe T	32	12	0	0	0	0	10	0	42	12	**
Lacombe County CM	10	15	0	0	0	0	0	0	10	15	-33.3
Mackenzie No 23 MD	37	17	2	0	4	0	0	0	43	17	152.9
Mountain View County MD	12	16	0	0	0	0	0	0	12	16	-25.0
Okotoks	98	41	8	2	0	0	0	0	106	43	146.5
Red Deer County CM	23	17	0	0	0	0	0	0	23	17	35.3
Strathmore T	14	7	0	6	6	0	0	0	20	13	53.8
Sylvan Lake	32	6	0	0	0	0	0	0	32	6	**
Wetaskiwin County No 10 CM	21	4	0	0	0	0	0	0	21	4	**
Wetaskiwin	7	2	0	0	0	0	0	0	7	2	**
Yellowhead County MD	12	7	0	0	0	0	0	0	12	7	71.4
Total Alberta (10,000+)	4,812	2,394	694	444	619	340	1,017	349	7,142	3,527	102.5

Source: CMHC (Starts and Completions Survey)

Table 2.1c: Starts by Submarket and by Dwelling Type
Alberta
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres (100,000+											
Calgary	3,335	1,549	470	272	512	72	300	88	4,617	1,981	133.1
Edmonton	3,189	1,117	760	308	447	220	983	267	5,379	1,912	181.3
Centres 50,000 - 99,999											
Grande Prairie	245	155	2	18	0	8	0	0	247	181	36.5
Lethbridge	284	232	36	26	20	18	15	8	355	284	25.0
Medicine Hat	127	71	8	2	12	8	0	59	147	140	5.0
Red Deer	217	110	10	16	33	26	97	8	357	160	123.1
Wood Buffalo	212	179	60	4	3	10	0	366	275	559	-50.8
Centres 10,000 - 49,999											
Bonnyville MD	58	32	2	0	0	0	0	0	60	32	87.5
Brooks	15	17	0	0	0	48	0	0	15	65	-76.9
Camrose	42	28	12	4	8	0	0	0	62	32	93.8
Canmore	4	5	2	0	6	6	0	0	12	11	9.1
Clearwater County MD	12	43	0	0	0	0	0	0	12	43	-72.1
Cold Lake	36	22	4	0	0	0	0	0	40	22	81.8
Foothills No 31 MD	70	46	0	0	0	0	0	0	70	46	52.2
High River T	35	28	8	0	0	0	0	0	43	28	53.6
Lacombe T	78	23	4	0	0	3	10	0	92	26	**
Lacombe County CM	15	18	0	0	0	0	0	0	15	18	-16.7
Mackenzie No 23 MD	44	19	2	0	4	0	0	0	50	19	163.2
Mountain View County MD	24	25	0	2	0	0	0	0	24	27	-11.1
Okotoks	185	81	12	4	0	0	0	0	197	85	131.8
Red Deer County CM	29	37	0	0	0	0	0	0	29	37	-21.6
Strathmore T	16	15	4	8	10	0	0	4	30	27	11.1
Sylvan Lake	66	16	0	0	0	0	0	0	66	16	**
Wetaskiwin County No 10 CM	26	16	0	0	0	0	0	0	26	16	62.5
Wetaskiwin	7	10	0	0	0	0	0	0	7	10	-30.0
Yellowhead County MD	24	30	0	0	0	0	0	0	24	30	-20.0
Total Alberta (10,000+)	8,459	3,933	1,396	664	1,055	422	1,429	800	12,339	5,819	112.0

Source: CMHC (Starts and Completions Survey)

Table 2.2a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Winnipeg	43	29	0	0	0	0	184	12
Centres 10,000 - 49,999								
Brandon	21	8	0	4	0	0	3	62
Hanover RM	0	0	0	0	0	0	0	12
Portage la Prairie	0	0	0	0	0	0	44	0
St. Andrews	0	0	0	0	0	0	0	49
Steinbach MD	0	0	0	0	0	0	0	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	64	37	0	4	0	0	231	147

Table 2.3a: Starts by Submarket, by Dwelling Type and by Intended Market
Manitoba
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	67	51	0	4	110	18	339	60
Centres 10,000 - 49,999								
Brandon	33	12	0	4	0	0	3	78
Hanover RM	0	0	0	0	0	0	0	25
Portage la Prairie	0	0	0	0	0	0	44	0
St. Andrews	0	0	0	0	0	0	0	49
Steinbach MD	0	0	0	0	0	0	0	12
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	100	63	0	8	110	18	386	224

Source: CMHC (Starts and Completions Survey)

Table 2.2b: Starts by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Regina	39	20	0	0	24	54	0	0
Saskatoon	63	31	0	0	0	0	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	0	0	0	4
Lloydminster	0	0	0	0	0	0	0	0
Moose Jaw	4	8	0	0	0	0	0	0
North Battleford	12	5	0	0	0	0	0	0
Prince Albert	0	0	0	0	8	24	18	0
Swift Current	0	0	0	0	16	0	0	0
Yorkton	0	0	0	0	24	0	0	24
Total Saskatchewan (10,000+)	118	64	0	0	72	78	18	28

Table 2.3b: Starts by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	64	25	0	0	85	54	0	0
Saskatoon	63	41	0	0	73	0	8	0
Centres 10,000 - 49,999								
Estevan	4	0	4	0	36	0	0	4
Lloydminster	0	0	0	0	0	0	0	0
Moose Jaw	4	8	0	0	0	0	0	0
North Battleford	12	5	0	0	0	0	0	0
Prince Albert	0	0	0	0	12	29	26	0
Swift Current	4	0	0	0	16	0	0	10
Yorkton	0	0	0	0	24	0	0	24
Total Saskatchewan (10,000+)	151	79	4	0	246	83	34	38

Source: CMHC (Starts and Completions Survey)

Table 2.2c: Starts by Submarket, by Dwelling Type and by Intended Market
Alberta
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Calgary	288	57	0	0	95	4	0	0
Edmonton	281	194	12	0	773	27	124	0
Centres 30,000 - 99,999								
Grande Prairie	0	0	0	0	0	0	0	0
Lethbridge	4	12	0	0	15	8	0	0
Medicine Hat	4	0	4	0	0	8	0	0
Red Deer	6	26	0	0	0	0	0	8
Wood Buffalo	0	0	0	0	0	294	0	0
Centres 10,000 - 49,999								
Bonnyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	48	0	0	0	0
Camrose	4	0	0	0	0	0	0	0
Canmore	6	0	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	0	0	0	0	0	0	0
Lacombe T	0	0	0	0	10	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	6	0	0	0	0	0	0	0
Sylvan Lake	0	0	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	0	0	0	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	603	292	16	48	893	341	124	8

Source: CMHC (Starts and Completions Survey)

Table 2.3c: Starts by Submarket, by Dwelling Type and by Intended Market
Alberta
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	512	72	0	0	170	88	130	0
Edmonton	413	220	34	0	847	171	136	96
Centres 50,000 - 99,999								
Grande Prairie	0	8	0	0	0	0	0	0
Lethbridge	20	18	0	0	15	8	0	0
Medicine Hat	4	0	8	8	0	55	0	4
Red Deer	33	26	0	0	52	0	45	8
Wood Buffalo	0	10	3	0	0	328	0	38
Centres 10,000 - 49,999								
Bonnyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	48	0	0	0	0
Camrose	8	0	0	0	0	0	0	0
Canmore	6	6	0	0	0	0	0	0
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	0
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	0	0	0	0	0	0	0
Lacombe T	0	0	0	3	10	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	4	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	0	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	10	0	0	0	0	0	0	4
Sylvan Lake	0	0	0	0	0	0	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	0	0	0	0	0
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	1,010	363	45	59	1,118	650	311	150

Source: CMHC (Starts and Completions Survey)

Table 2.4a: Starts by Submarket and by Intended Market
Manitoba
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
[illegible]								
Winnipeg	524	357	48	44	184	12	756	413
[illegible]								
Brandon	34	40	24	10	4	67	62	117
Hanover RM	35	24	0	0	0	12	35	36
Portage la Prairie	20	16	0	0	44	0	64	16
St. Andrews	14	8	0	0	0	49	14	57
Steinbach MD	42	39	0	0	0	12	42	51
Thompson	3	4	0	0	0	0	3	4
Total Manitoba (10,000+)	672	488	72	54	232	152	976	694

Table 2.5a: Starts by Submarket and by Intended Market
Manitoba
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
[illegible]								
Winnipeg	890	650	190	85	339	64	1,419	799
[illegible]								
Brandon	53	54	36	14	5	84	94	152
Hanover RM	45	28	0	0	0	25	45	53
Portage la Prairie	21	19	0	0	44	0	65	19
St. Andrews	21	8	0	0	0	49	21	57
Steinbach MD	52	46	0	0	0	12	52	58
Thompson	3	4	0	0	0	0	3	4
Total Manitoba (10,000+)	1,085	809	226	99	388	234	1,699	1,142

Source: CMHC (Starts and Completions Survey)

Table 2.4b: Starts by Submarket and by Intended Market Saskatchewan Second Quarter 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Regina	197	169	67	74	14	0	278	243
Saskatoon	597	222	27	31	0	0	624	253
Centres 10,000 - 49,999								
Estevan	14	10	0	0	0	4	14	14
Lloydminster	15	8	0	0	0	0	15	8
Moose Jaw	20	40	5	8	0	0	25	48
North Battleford	21	17	12	0	2	0	35	17
Prince Albert	46	39	8	24	18	0	72	63
Swift Current	14	13	16	0	0	0	30	13
Yorkton	21	26	24	0	0	24	45	50
Total Saskatchewan (10,000+)	945	544	159	137	34	28	1,138	709

Table 2.5b: Starts by Submarket and by Intended Market Saskatchewan January - June 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	336	283	159	84	21	0	516	367
Saskatoon	881	301	100	41	8	0	989	342
Centres 10,000 - 49,999								
Estevan	16	15	40	0	4	4	60	19
Lloydminster	22	10	0	0	0	0	22	10
Moose Jaw	27	50	5	8	0	0	32	58
North Battleford	25	18	12	0	2	0	39	18
Prince Albert	54	44	12	29	26	0	92	73
Swift Current	29	17	20	0	0	10	49	27
Yorkton	24	28	24	0	0	24	48	52
Total Saskatchewan (10,000+)	1,414	766	372	162	61	38	1,847	966

Source: CMHC (Starts and Completions Survey)

Table 2.4c: Starts by Submarket and by Intended Market
Alberta
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
[illegible]								
Calgary	2,096	1,162	360	73	0	0	2,456	1,235
Edmonton	2,170	955	1,041	196	136	0	3,347	1,151
[illegible]								
Grande Prairie	194	91	0	0	0	0	194	91
Lethbridge	177	155	19	20	0	0	196	175
Medicine Hat	83	42	4	8	4	0	91	50
Red Deer	143	68	6	26	0	8	149	102
Wood Buffalo	154	104	0	294	0	0	154	398
[illegible]								
Bonnyville MD	47	19	0	0	0	0	47	19
Brooks	10	12	0	0	0	48	10	60
Camrose	30	8	0	0	0	0	30	8
Canmore	3	4	6	0	0	0	9	4
Clearwater County MD	6	28	0	0	0	0	6	28
Cold Lake	27	8	0	0	0	0	27	8
Foothills No 31 MD	44	21	0	0	0	0	44	21
High River T	13	17	0	0	0	0	13	17
Lacombe T	32	12	10	0	0	0	42	12
Lacombe County CM	10	15	0	0	0	0	10	15
Mackenzie No 23 MD	43	17	0	0	0	0	43	17
Mountain View County MD	12	16	0	0	0	0	12	16
Okotoks	106	43	0	0	0	0	106	43
Red Deer County CM	23	17	0	0	0	0	23	17
Strathmore T	14	13	6	0	0	0	20	13
Sylvan Lake	32	6	0	0	0	0	32	6
Wetaskiwin County No 10 CM	21	4	0	0	0	0	21	4
Wetaskiwin	7	2	0	0	0	0	7	2
Yellowhead County MD	12	7	0	0	0	0	12	7
Total Alberta (10,000+)	5,550	2,854	1,452	617	140	56	7,142	3,527

Source: CMHC (Starts and Completions Survey)

Table 2.5c: Starts by Submarket and by Intended Market Alberta January - June 2010								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	3,831	1,807	656	174	130	0	4,617	1,981
Edmonton	3,945	1,450	1,264	366	170	96	5,379	1,912
Centres 50,000 - 99,999								
Grande Prairie	247	181	0	0	0	0	247	181
Lethbridge	320	264	35	20	0	0	355	284
Medicine Hat	135	73	4	55	8	12	147	140
Red Deer	227	126	85	26	45	8	357	160
Wood Buffalo	272	183	0	338	3	38	275	559
Centres 10,000 - 49,999								
Bonnyville MD	60	32	0	0	0	0	60	32
Brooks	15	17	0	0	0	48	15	65
Camrose	62	32	0	0	0	0	62	32
Canmore	6	5	6	6	0	0	12	11
Clearwater County MD	12	43	0	0	0	0	12	43
Cold Lake	40	22	0	0	0	0	40	22
Foothills No 31 MD	70	46	0	0	0	0	70	46
High River T	43	28	0	0	0	0	43	28
Lacombe T	82	23	10	0	0	3	92	26
Lacombe County CM	15	18	0	0	0	0	15	18
Mackenzie No 23 MD	50	19	0	0	0	0	50	19
Mountain View County MD	24	27	0	0	0	0	24	27
Okotoks	197	83	0	2	0	0	197	85
Red Deer County CM	29	37	0	0	0	0	29	37
Strathmore T	20	23	10	0	0	4	30	27
Sylvan Lake	66	16	0	0	0	0	66	16
Wetaskiwin County No 10 CM	26	16	0	0	0	0	26	16
Wetaskiwin	7	10	0	0	0	0	7	10
Yellowhead County MD	24	30	0	0	0	0	24	30
Total Alberta (10,000+)	9,889	4,623	2,094	987	356	209	12,339	5,819

Source: CMHC (Starts and Completions Survey)

Table 3a: Completions by Submarket and by Dwelling Type
Manitoba
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 100,000+											
Winnipeg	483	616	8	10	19	41	0	205	510	872	-41.5
Centres 10,000 - 49,999											
Brandon	21	29	2	4	20	4	4	4	47	41	14.6
Hanover RM	19	14	2	2	0	0	0	0	21	16	31.3
Portage la Prairie	8	13	0	0	0	0	0	8	8	21	-61.9
St. Andrews	14	6	0	0	0	0	49	0	63	6	**
Steinbach MD	19	19	6	4	10	0	0	0	35	23	52.2
Thompson	0	7	0	0	0	0	0	0	0	7	-100.0
Total Manitoba (10,000+)	564	704	18	20	49	45	53	217	684	986	-30.6

Table 3.1a: Completions by Submarket and by Dwelling Type
Manitoba
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Winnipeg	684	805	14	18	25	77	254	339	977	1,239	-21.1
Centres 10,000 - 49,999											
Brandon	27	46	2	8	28	20	18	12	75	86	-12.8
Hanover RM	35	26	4	2	0	0	0	0	39	28	39.3
Portage la Prairie	26	26	0	2	12	0	0	8	38	36	5.6
St. Andrews	20	13	0	0	0	0	49	0	69	13	**
Steinbach MD	29	46	12	8	10	0	0	21	51	75	-32.0
Thompson	0	25	0	4	0	0	0	0	0	29	-100.0
Total Manitoba (10,000+)	821	987	32	42	75	97	321	380	1,249	1,506	-17.1

Source: CMHC (Starts and Completions Survey)

Table 3b: Completions by Submarket and by Dwelling Type
Saskatchewan
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Centres 100,000+											
Regina	209	285	4	8	19	19	54	0	286	312	-8.3
Saskatoon	365	254	12	12	17	143	46	171	440	580	-24.1
Centres 10,000 - 49,999											
Estevan	4	7	2	0	0	0	0	0	6	7	-14.3
Lloydminster	9	5	0	0	0	4	0	47	9	56	-83.9
Moose Jaw	12	22	0	2	4	4	24	0	40	28	42.9
North Battleford	8	6	0	0	0	5	0	0	8	11	-27.3
Prince Albert	25	16	0	0	0	0	0	34	25	50	-50.0
Swift Current	19	9	0	2	0	22	0	7	19	40	-52.5
Yorkton	9	15	0	2	0	0	8	0	17	17	0.0
Total Saskatchewan (10,000+)	660	619	18	26	40	197	132	259	850	1,101	-22.8

Table 3.1b: Completions by Submarket and by Dwelling Type
Saskatchewan
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Regina	389	444	6	20	29	32	54	95	478	591	-19.1
Saskatoon	653	480	24	26	17	182	152	208	846	896	-5.6
Centres 10,000 - 49,999											
Estevan	14	17	2	4	0	0	24	12	40	33	21.2
Lloydminster	16	12	0	0	0	4	0	47	16	63	-74.6
Moose Jaw	32	49	0	6	8	4	24	0	64	59	8.5
North Battleford	18	15	2	2	13	5	0	0	33	22	50.0
Prince Albert	51	37	6	4	18	0	26	34	101	75	34.7
Swift Current	30	29	0	2	0	22	0	7	30	60	-50.0
Yorkton	24	28	4	2	0	11	24	0	52	41	26.8
Total Saskatchewan (10,000+)	1,227	1,111	44	66	85	260	304	403	1,660	1,840	-9.8

Source: CMHC (Starts and Completions Survey)

Table 3c: Completions by Submarket and by Dwelling Type
Alberta
Second Quarter 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	% Change
Census Metropolitan Areas (100,000+)											
Calgary	1,681	1,064	204	200	122	216	528	660	2,535	2,140	18.5
Edmonton	1,168	704	362	170	207	183	556	641	2,293	1,698	35.0
Census Agglomerations (50,000 - 99,999)											
Grande Prairie	167	219	8	4	0	12	96	251	271	486	-44.2
Lethbridge	167	170	38	20	32	0	0	12	237	202	17.3
Medicine Hat	54	78	2	8	0	54	28	20	84	160	-47.5
Red Deer	121	96	24	10	21	20	0	95	166	221	-24.9
Wood Buffalo	112	426	8	20	28	46	25	25	173	517	-66.5
Census Agglomerations (10,000 - 49,999)											
Bonnyville MD	24	20	0	0	0	0	0	0	24	20	20.0
Brooks	8	13	0	0	0	0	0	0	8	13	-38.5
Camrose	17	11	2	0	4	0	0	0	23	11	109.1
Canmore	1	2	2	0	0	0	88	2	91	4	**
Clearwater County MD	5	21	0	0	0	0	0	0	5	21	-76.2
Cold Lake	19	14	4	0	0	0	0	8	23	22	4.5
Foothills No 31 MD	42	20	0	0	0	0	0	0	42	20	110.0
High River T	20	12	0	0	0	22	0	120	20	154	-87.0
Lacombe T	32	16	0	0	0	0	0	0	32	16	100.0
Lacombe County CM	6	7	0	0	0	0	0	0	6	7	-14.3
Mackenzie No 23 MD	13	5	2	0	0	0	0	0	15	5	200.0
Mountain View County MD	8	21	0	2	0	0	0	0	8	23	-65.2
Okotoks	101	33	2	0	0	0	0	147	103	180	-42.8
Red Deer County CM	17	17	0	0	0	0	0	0	17	17	0.0
Strathmore T	5	5	4	2	0	41	0	0	9	48	-81.3
Sylvan Lake	32	12	0	0	0	0	0	38	32	50	-36.0
Wetaskiwin County No 10 CM	15	17	0	0	0	0	0	0	15	17	-11.8
Wetaskiwin	1	9	0	0	0	8	0	36	1	53	-98.1
Yellowhead County MD	17	18	0	2	0	0	0	0	17	20	-15.0
Total Alberta (10,000+)	3,877	3,040	662	438	420	602	1,408	2,055	6,367	6,135	3.8

Source: CMHC (Starts and Completions Survey)

Table 3.1c: Completions by Submarket and by Dwelling Type
Alberta
January - June 2010

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	% Change
Centres 100,000+											
Calgary	2,788	2,079	356	370	254	472	1,352	1,237	4,750	4,158	14.2
Edmonton	2,232	1,534	616	496	335	401	1,046	1,552	4,229	3,983	6.2
Centres 50,000 - 99,999											
Grande Prairie	316	410	12	12	4	12	96	251	428	685	-37.5
Lethbridge	262	365	72	32	50	6	0	36	384	439	-12.5
Medicine Hat	90	135	2	34	0	58	28	28	120	255	-52.9
Red Deer	182	164	38	14	45	40	0	196	265	414	-36.0
Wood Buffalo	244	577	12	28	114	69	211	613	581	1,287	-54.9
Centres 10,000 - 49,999											
Bonneyville MD	49	42	2	0	0	0	0	0	51	42	21.4
Brooks	23	26	2	0	3	0	0	0	28	26	7.7
Camrose	38	41	2	18	8	8	63	6	111	73	52.1
Canmore	3	3	2	0	0	19	186	98	191	120	59.2
Clearwater County MD	26	49	0	0	0	0	0	0	26	49	-46.9
Cold Lake	43	26	4	0	0	0	0	8	47	34	38.2
Foothills No 31 MD	75	67	0	0	0	0	0	0	75	67	11.9
High River T	38	31	2	0	0	49	0	120	40	200	-80.0
Lacombe T	52	37	2	0	0	4	0	0	54	41	31.7
Lacombe County CM	23	21	0	0	0	0	0	0	23	21	9.5
Mackenzie No 23 MD	18	15	2	0	0	0	0	0	20	15	33.3
Mountain View County MD	14	42	0	2	0	0	0	0	14	44	-68.2
Okotoks	172	75	8	4	0	3	0	207	180	289	-37.7
Red Deer County CM	41	40	0	0	0	0	0	0	41	40	2.5
Strathmore T	13	15	8	6	0	57	48	0	69	78	-11.5
Sylvan Lake	54	40	2	2	9	0	0	93	65	135	-51.9
Wetaskiwin County No 10 CM	32	27	0	0	0	0	0	0	32	27	18.5
Wetaskiwin	11	17	0	0	4	16	0	36	15	69	-78.3
Yellowhead County MD	36	41	0	2	0	0	0	0	36	43	-16.3
Total Alberta (10,000+)	6,926	5,953	1,144	1,020	835	1,214	3,117	4,481	12,022	12,668	-5.1

Source: CMHC (Starts and Completions Survey)

Table 3.2a: Completions by Submarket, by Dwelling Type and by Intended Market
Manitoba
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Winnipeg	16	37	3	4	0	142	0	63
Centres 10,000 - 49,999								
Brandon	20	4	0	0	0	0	4	4
Hanover RM	0	0	0	0	0	0	0	0
Portage la Prairie	0	0	0	0	0	0	0	8
St. Andrews	0	0	0	0	0	0	49	0
Steinbach MD	0	0	10	0	0	0	0	0
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	36	41	13	4	0	142	53	75

Table 3.3a: Completions by Submarket, by Dwelling Type and by Intended Market
Manitoba
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Winnipeg	22	73	3	4	159	172	95	167
Centres 10,000 - 49,999								
Brandon	24	20	4	0	0	0	18	12
Hanover RM	0	0	0	0	0	0	0	0
Portage la Prairie	0	0	12	0	0	0	0	8
St. Andrews	0	0	0	0	0	0	49	0
Steinbach MD	0	0	10	0	0	0	0	21
Thompson	0	0	0	0	0	0	0	0
Total Manitoba (10,000+)	46	93	29	4	159	172	162	208

Source: CMHC (Starts and Completions Survey)

Table 3.2b: Completions by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Regina	19	19	0	0	54	0	0	0
Saskatoon	17	143	0	0	46	171	0	0
Centres 10,000 - 49,999								
Estevan	0	0	0	0	0	0	0	0
Lloydminster	0	0	0	4	0	0	0	47
Moose Jaw	4	4	0	0	24	0	0	0
North Battleford	0	5	0	0	0	0	0	0
Prince Albert	0	0	0	0	0	12	0	22
Swift Current	0	22	0	0	0	7	0	0
Yorkton	0	0	0	0	0	0	8	0
Total Saskatchewan (10,000+)	40	193	0	4	124	190	8	69

Table 3.3b: Completions by Submarket, by Dwelling Type and by Intended Market
Saskatchewan
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	29	32	0	0	54	95	0	0
Saskatoon	17	182	0	0	152	171	0	37
Centres 10,000 - 49,999								
Estevan	0	0	0	0	24	12	0	0
Lloydminster	0	0	0	4	0	0	0	47
Moose Jaw	8	4	0	0	24	0	0	0
North Battleford	13	5	0	0	0	0	0	0
Prince Albert	0	0	18	0	18	12	8	22
Swift Current	0	22	0	0	0	7	0	0
Yorkton	0	11	0	0	0	0	24	0
Total Saskatchewan (10,000+)	67	256	18	4	272	297	32	106

Source: CMHC (Starts and Completions Survey)

Table 3.2c: Completions by Submarket, by Dwelling Type and by Intended Market
Alberta
Second Quarter 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Calgary	122	216	0	0	528	650	0	10
Edmonton	207	175	0	8	424	641	132	0
Centres 50,000 - 99,999								
Grande Prairie	0	12	0	0	84	62	12	189
Lethbridge	32	0	0	0	0	12	0	0
Medicine Hat	0	0	0	54	28	16	0	4
Red Deer	21	20	0	0	0	0	0	95
Wood Buffalo	28	42	0	4	0	0	25	25
Centres 10,000 - 49,999								
Bonnyville MD	0	0	0	0	0	0	0	0
Brooks	0	0	0	0	0	0	0	0
Camrose	0	0	4	0	0	0	0	0
Canmore	0	0	0	0	88	0	0	2
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	8
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	22	0	0	0	120	0	0
Lacombe T	0	0	0	0	0	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	0	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	0	0	0	0	147	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	0	41	0	0	0	0	0	0
Sylvan Lake	0	0	0	0	0	38	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	0	8	0	0	0	36
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	416	528	4	74	1,239	1,686	169	369

Source: CMHC (Starts and Completions Survey)

Table 3.3c: Completions by Submarket, by Dwelling Type and by Intended Market
Alberta
January - June 2010

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	254	472	0	0	1,352	1,207	0	30
Edmonton	335	393	0	8	886	1,430	160	122
Centres 50,000 - 99,999								
Grande Prairie	4	12	0	0	84	62	12	189
Lethbridge	50	6	0	0	0	36	0	0
Medicine Hat	0	4	0	54	28	24	0	4
Red Deer	45	40	0	0	0	98	0	98
Wood Buffalo	94	45	20	24	34	588	177	25
Centres 10,000 - 49,999								
Bonnyville MD	0	0	0	0	0	0	0	0
Brooks	3	0	0	0	0	0	0	0
Camrose	4	4	4	4	0	6	63	0
Canmore	0	19	0	0	186	96	0	2
Clearwater County MD	0	0	0	0	0	0	0	0
Cold Lake	0	0	0	0	0	0	0	8
Foothills No 31 MD	0	0	0	0	0	0	0	0
High River T	0	49	0	0	0	120	0	0
Lacombe T	0	0	0	4	0	0	0	0
Lacombe County CM	0	0	0	0	0	0	0	0
Mackenzie No 23 MD	0	0	0	0	0	0	0	0
Mountain View County MD	0	0	0	0	0	0	0	0
Okotoks	0	3	0	0	0	207	0	0
Red Deer County CM	0	0	0	0	0	0	0	0
Strathmore T	0	57	0	0	48	0	0	0
Sylvan Lake	9	0	0	0	0	93	0	0
Wetaskiwin County No 10 CM	0	0	0	0	0	0	0	0
Wetaskiwin	0	0	4	16	0	0	0	36
Yellowhead County MD	0	0	0	0	0	0	0	0
Total Alberta (10,000+)	807	1,104	28	110	2,705	3,967	412	514

Source: CMHC (Starts and Completions Survey)

Table 3.4a: Completions by Submarket and by Intended Market
Manitoba
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
[illegible]								
Winnipeg	482	622	25	183	3	67	510	872
[illegible]								
Brandon	17	28	26	4	4	9	47	41
Hanover RM	21	16	0	0	0	0	21	16
Portage la Prairie	8	13	0	0	0	8	8	21
St. Andrews	14	6	0	0	49	0	63	6
Steinbach MD	25	23	0	0	10	0	35	23
Thompson	0	7	0	0	0	0	0	7
Total Manitoba (10,000+)	567	715	51	187	66	84	684	986

Table 3.5a: Completions by Submarket and by Intended Market
Manitoba
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
[illegible]								
Winnipeg	684	813	195	255	98	171	977	1,239
[illegible]								
Brandon	23	42	30	24	22	20	75	86
Hanover RM	39	28	0	0	0	0	39	28
Portage la Prairie	26	26	0	2	12	8	38	36
St. Andrews	20	13	0	0	49	0	69	13
Steinbach MD	41	54	0	0	10	21	51	75
Thompson	0	25	0	0	0	4	0	29
Total Manitoba (10,000+)	833	1,001	225	281	191	224	1,249	1,506

Source: CMHC (Starts and Completions Survey)

Table 3.4b: Completions by Submarket and by Intended Market
Saskatchewan
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
Centres 100,000+								
Regina	209	284	75	28	2	0	286	312
Saskatoon	377	264	63	316	0	0	440	580
Centres 10,000 - 49,999								
Estevan	6	7	0	0	0	0	6	7
Lloydminster	9	5	0	0	0	51	9	56
Moose Jaw	12	22	28	6	0	0	40	28
North Battleford	8	6	0	5	0	0	8	11
Prince Albert	25	16	0	12	0	22	25	50
Swift Current	19	11	0	29	0	0	19	40
Yorkton	9	17	0	0	8	0	17	17
Total Saskatchewan (10,000+)	674	632	166	396	10	73	850	1,101

Table 3.5b: Completions by Submarket and by Intended Market
Saskatchewan
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Regina	385	442	88	149	5	0	478	591
Saskatoon	675	495	169	364	2	37	846	896
Centres 10,000 - 49,999								
Estevan	16	21	24	12	0	0	40	33
Lloydminster	16	12	0	0	0	51	16	63
Moose Jaw	32	51	32	8	0	0	64	59
North Battleford	20	17	13	5	0	0	33	22
Prince Albert	57	41	18	12	26	22	101	75
Swift Current	30	31	0	29	0	0	30	60
Yorkton	28	30	0	11	24	0	52	41
Total Saskatchewan (10,000+)	1,259	1,140	344	590	57	110	1,660	1,840

Source: CMHC (Starts and Completions Survey)

Table 3.4c: Completions by Submarket and by Intended Market
Alberta
Second Quarter 2010

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009	Q2 2010	Q2 2009
[illegible]								
Calgary	1,888	1,260	647	870	0	10	2,535	2,140
Edmonton	1,537	865	624	825	132	8	2,293	1,698
[illegible]								
Grande Prairie	175	223	84	74	12	189	271	486
Lethbridge	191	190	46	12	0	0	237	202
Medicine Hat	56	86	28	16	0	58	84	160
Red Deer	145	106	21	20	0	95	166	221
Wood Buffalo	148	480	0	8	25	29	173	517
[illegible]								
Bonnyville MD	24	20	0	0	0	0	24	20
Brooks	8	13	0	0	0	0	8	13
Camrose	19	11	0	0	4	0	23	11
Canmore	3	2	88	0	0	2	91	4
Clearwater County MD	5	21	0	0	0	0	5	21
Cold Lake	23	14	0	0	0	8	23	22
Foothills No 31 MD	42	20	0	0	0	0	42	20
High River T	20	12	0	142	0	0	20	154
Lacombe T	32	16	0	0	0	0	32	16
Lacombe County CM	6	7	0	0	0	0	6	7
Mackenzie No 23 MD	15	5	0	0	0	0	15	5
Mountain View County MD	8	23	0	0	0	0	8	23
Okotoks	103	33	0	147	0	0	103	180
Red Deer County CM	17	17	0	0	0	0	17	17
Strathmore T	9	7	0	41	0	0	9	48
Sylvan Lake	32	12	0	38	0	0	32	50
Wetaskiwin County No 10 CM	15	17	0	0	0	0	15	17
Wetaskiwin	1	9	0	0	0	44	1	53
Yellowhead County MD	17	20	0	0	0	0	17	20
Total Alberta (10,000+)	4,563	3,499	1,631	2,193	173	443	6,367	6,135

Source: CMHC (Starts and Completions Survey)

Table 3.5c: Completions by Submarket and by Intended Market
Alberta
January - June 2010

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009	YTD 2010	YTD 2009
Centres 100,000+								
Calgary	3,142	2,445	1,608	1,683	0	30	4,750	4,158
Edmonton	2,824	1,971	1,245	1,868	160	144	4,229	3,983
Centres 50,000 - 99,999								
Grande Prairie	332	422	84	74	12	189	428	685
Lethbridge	320	403	64	36	0	0	384	439
Medicine Hat	92	173	28	24	0	58	120	255
Red Deer	220	178	45	138	0	98	265	414
Wood Buffalo	296	639	88	599	197	49	581	1,287
Centres 10,000 - 49,999								
Bonnyville MD	51	42	0	0	0	0	51	42
Brooks	25	26	3	0	0	0	28	26
Camrose	40	59	4	10	67	4	111	73
Canmore	5	3	186	115	0	2	191	120
Clearwater County MD	26	49	0	0	0	0	26	49
Cold Lake	47	26	0	0	0	8	47	34
Foothills No 31 MD	75	67	0	0	0	0	75	67
High River T	40	31	0	169	0	0	40	200
Lacombe T	54	37	0	0	0	4	54	41
Lacombe County CM	23	21	0	0	0	0	23	21
Mackenzie No 23 MD	20	15	0	0	0	0	20	15
Mountain View County MD	14	44	0	0	0	0	14	44
Okotoks	180	77	0	212	0	0	180	289
Red Deer County CM	41	40	0	0	0	0	41	40
Strathmore T	21	21	48	57	0	0	69	78
Sylvan Lake	59	42	6	93	0	0	65	135
Wetaskiwin County No 10 CM	32	27	0	0	0	0	32	27
Wetaskiwin	11	17	0	0	4	52	15	69
Yellowhead County MD	36	43	0	0	0	0	36	43
Total Alberta (10,000+)	8,080	6,952	3,502	5,078	440	638	12,022	12,668

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range in Manitoba
Second Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Total Urban Centres in Manitoba (50,000+)													
Q2 2010	43	10.2	85	20.2	118	28.1	83	19.8	91	21.7	420	327,250	362,368
Q2 2009	53	9.5	130	23.4	140	25.2	91	16.4	141	25.4	555	329,080	363,113
Year-to-date 2010	59	9.7	117	19.1	164	26.8	117	19.1	154	25.2	611	336,700	369,754
Year-to-date 2009	88	10.9	191	23.7	186	23.1	135	16.8	205	25.5	805	330,000	362,567

Table 4b: Absorbed Single-Detached Units by Price Range in Saskatchewan
Second Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $150,000		$150,000 - $199,999		$200,000 - $249,999		$250,000 - $299,999		$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Regina CMA													
Q2 2010	4	2.1	10	5.1	49	25.1	32	16.4	100	51.3	195	400,000	431,912
Q2 2009	27	9.7	36	12.9	62	22.2	55	19.7	99	35.5	279	360,000	372,685
Year-to-date 2010	8	2.3	21	6.1	69	19.9	69	19.9	179	51.7	346	400,000	430,551
Year-to-date 2009	40	9.3	66	15.3	88	20.4	93	21.5	145	33.6	432	360,370	370,946
Saskatoon CMA													
Q2 2010	29	8.3	45	12.9	80	23.0	88	25.3	106	30.5	348	363,045	380,516
Q2 2009	12	4.3	33	11.7	54	19.1	82	29.1	101	35.8	282	373,262	394,396
Year-to-date 2010	40	6.3	85	13.4	162	25.6	155	24.5	190	30.1	632	358,000	379,704
Year-to-date 2009	30	5.4	70	12.6	108	19.4	156	28.0	193	34.6	557	373,262	386,214
Total Urban Centres in Saskatchewan (50,000+)													
Q2 2010	33	6.1	55	10.1	129	23.8	120	22.1	206	37.9	543	369,626	398,973
Q2 2009	39	7.0	69	12.3	116	20.7	137	24.4	200	35.7	561	373,262	383,599
Year-to-date 2010	48	4.9	106	10.8	231	23.6	224	22.9	369	37.7	978	369,900	397,693
Year-to-date 2009	70	7.1	136	13.8	196	19.8	249	25.2	338	34.2	989	373,262	379,545

Source: CMHC (Market Absorption Survey)

Table 4c: Absorbed Single-Detached Units by Price Range in Alberta
Second Quarter 2010

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Grande Prairie													
Q2 2010	51	28.2	48	26.5	41	22.7	10	5.5	31	17.1	181	338,491	358,017
Q2 2009	79	29.4	63	23.4	50	18.6	22	8.2	55	20.4	269	340,000	373,032
Year-to-date 2010	103	31.1	84	25.4	66	19.9	23	6.9	55	16.6	331	330,000	358,081
Year-to-date 2009	120	29.6	89	22.0	77	19.0	35	8.6	84	20.7	405	345,000	373,059
Lethbridge													
Q2 2010	68	42.5	34	21.3	34	21.3	20	12.5	4	2.5	160	329,712	323,728
Q2 2009	80	47.6	46	27.4	24	14.3	10	6.0	8	4.8	168	311,500	317,107
Year-to-date 2010	124	47.3	57	21.8	49	18.7	22	8.4	10	3.8	262	313,449	316,513
Year-to-date 2009	171	48.6	85	24.1	42	11.9	24	6.8	30	8.5	352	308,781	326,792
Medicine Hat													
Q2 2010	16	25.8	16	25.8	14	22.6	9	14.5	7	11.3	62	349,450	358,315
Q2 2009	25	32.1	23	29.5	13	16.7	10	12.8	7	9.0	78	338,472	345,674
Year-to-date 2010	38	33.3	29	25.4	24	21.1	14	12.3	9	7.9	114	338,887	345,058
Year-to-date 2009	49	34.8	42	29.8	28	19.9	13	9.2	9	6.4	141	329,000	334,012
Red Deer													
Q2 2010	8	7.1	35	31.3	29	25.9	13	11.6	27	24.1	112	372,684	415,622
Q2 2009	15	14.0	30	28.0	22	20.6	11	10.3	29	27.1	107	365,000	417,616
Year-to-date 2010	21	11.5	53	29.1	37	20.3	31	17.0	40	22.0	182	375,047	411,807
Year-to-date 2009	27	15.6	52	30.1	29	16.8	21	12.1	44	25.4	173	354,041	408,613
Wood Buffalo													
Q2 2010	0	0.0	0	0.0	1	0.9	1	0.9	113	98.3	115	729,900	729,280
Q2 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2010	0	0.0	0	0.0	1	0.4	1	0.4	243	99.2	245	699,900	710,745
Year-to-date 2009	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Calgary CMA													
Q2 2010	48	2.8	277	16.2	282	16.5	400	23.5	698	40.9	1,705	430,817	494,215
Q2 2009	22	1.9	91	8.0	173	15.1	206	18.0	650	56.9	1,142	469,629	579,811
Year-to-date 2010	113	4.0	493	17.5	497	17.7	626	22.3	1,081	38.5	2,810	423,703	507,663
Year-to-date 2009	32	1.5	149	7.0	324	15.2	408	19.1	1,220	57.2	2,133	468,966	574,952
Edmonton CMA													
Q2 2010	46	4.1	144	13.0	269	24.2	226	20.4	425	38.3	1,110	423,500	479,977
Q2 2009	48	5.1	82	8.7	171	18.2	139	14.8	499	53.1	939	462,400	529,942
Year-to-date 2010	134	6.3	297	13.9	492	23.0	412	19.2	808	37.7	2,143	419,500	474,371
Year-to-date 2009	82	4.5	135	7.4	288	15.7	258	14.1	1,068	58.3	1,831	484,000	559,335
Total Urban Centres in Alberta (50,000+)													
Q2 2010	237	6.9	554	16.1	670	19.4	679	19.7	1,305	37.9	3,445	418,800	477,399
Q2 2009	269	10.0	335	12.4	453	16.8	398	14.7	1,248	46.2	2,703	437,400	512,404
Year-to-date 2010	533	8.8	1,013	16.6	1,166	19.2	1,129	18.5	2,246	36.9	6,087	414,200	481,844
Year-to-date 2009	481	9.6	552	11.0	788	15.7	759	15.1	2,455	48.8	5,035	446,795	523,222

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Manitoba
Second Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	578	-2.4	1,162	1,077	1,612	72.1	177,718	4.7	191,637
	February	684	-20.2	975	1,245	1,666	58.5	188,795	8.6	194,833
	March	969	-8.8	988	1,597	1,499	65.9	204,663	4.9	203,592
	April	1,218	-14.1	1,023	1,959	1,568	65.2	207,863	2.3	196,267
	May	1,489	-10.7	1,082	2,223	1,566	69.1	204,276	0.3	193,935
	June	1,648	0.2	1,089	2,317	1,571	69.3	204,465	2.0	195,106
	July	1,479	-3.6	1,106	1,870	1,530	72.3	200,111	5.1	204,784
	August	1,253	-1.4	1,120	1,722	1,546	72.4	202,204	10.8	203,730
	September	1,193	1.4	1,094	1,704	1,508	72.5	202,898	9.0	209,931
	October	1,064	-0.1	1,101	1,274	1,426	77.2	204,606	10.3	207,484
	November	872	23.3	1,146	1,042	1,528	75.0	197,611	13.4	209,035
	December	639	21.0	1,199	566	1,579	75.9	201,722	11.8	204,811
2010	January	518	-10.4	1,094	998	1,538	71.1	206,454	16.2	221,254
	February	755	10.4	1,097	1,213	1,592	68.9	210,059	11.3	216,832
	March	1,176	21.4	1,124	1,813	1,642	68.5	219,046	7.0	217,906
	April	1,428	17.2	1,189	2,250	1,756	67.7	230,297	10.8	216,444
	May	1,522	2.2	1,108	2,233	1,520	72.9	229,813	12.5	215,460
	June	1,544	-6.3	1,057	1,955	1,437	73.6	226,392	10.7	221,200
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	4,355	-7.9	3,194	6,499	4,705	67.9	205,351	1.4	195,081
	Q2 2010	4,494	3.2	3,354	6,438	4,713	71.2	228,792	11.4	217,618
	YTD 2009	6,586	-9.1		10,418			201,105	3.0	
	YTD 2010	6,943	5.4		10,462			223,437	11.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Saskatchewan
Second Quarter 2010

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	520	-35.4	843	1,396	1,891	44.6	224,052	9.7	232,454
	February	633	-35.1	780	1,552	2,002	39.0	227,078	9.1	223,227
	March	796	-26.7	760	1,982	1,760	43.2	227,526	3.8	225,100
	April	975	-21.4	786	2,230	1,762	44.6	239,244	0.9	232,034
	May	1,148	2.0	902	2,210	1,652	54.6	235,916	1.5	228,823
	June	1,245	24.0	908	2,160	1,605	56.6	234,212	0.5	227,408
	July	1,304	40.5	1,036	1,889	1,549	66.9	233,530	-1.4	225,519
	August	1,128	40.8	1,050	1,710	1,532	68.5	233,106	7.9	233,906
	September	1,057	23.8	1,019	1,604	1,422	71.7	230,776	1.1	231,703
	October	924	32.0	1,026	1,322	1,473	69.7	230,958	5.2	239,141
	November	771	42.8	1,009	1,109	1,605	62.9	233,506	7.6	247,176
	December	594	24.3	978	784	1,692	57.8	238,968	8.3	242,647
2010	January	531	2.1	926	1,092	1,530	60.5	228,430	2.0	237,910
	February	727	14.8	915	1,407	1,773	51.6	244,386	7.6	239,781
	March	1,067	34.0	964	2,232	1,883	51.2	239,716	5.4	235,675
	April	1,066	9.3	876	2,320	1,799	48.7	249,634	4.3	245,562
	May	1,104	-3.8	872	2,391	1,798	48.5	237,618	0.7	233,468
	June	1,077	-13.5	831	2,230	1,692	49.1	248,978	6.3	240,105
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	3,368	-0.1	2,596	6,600	5,019	51.7	236,250	0.8	229,300
	Q2 2010	3,247	-3.6	2,579	6,941	5,289	48.8	245,331	3.8	239,714
	YTD 2009	5,317	-14.8		11,530			232,659	4.0	
	YTD 2010	5,572	4.8		11,672			242,522	4.2	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5c: MLS® Residential Activity for Alberta Second Quarter 2010										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2009	January	2,180	-45.4	3,330	8,360	8,934	37.3	322,580	-10.0	326,611
	February	3,227	-29.1	3,771	8,578	9,228	40.9	326,963	-9.7	328,225
	March	4,101	-23.0	3,651	9,466	8,069	45.2	328,538	-10.5	326,016
	April	5,233	-12.1	4,414	9,631	8,029	55.0	329,672	-7.0	329,193
	May	6,203	4.6	5,112	10,315	8,508	60.1	340,107	-5.8	330,754
	June	7,345	22.3	5,603	10,148	8,232	68.1	347,388	-4.7	331,377
	July	6,529	13.9	5,559	9,842	8,632	64.4	344,469	-2.4	345,993
	August	5,390	7.8	5,343	8,598	8,522	62.7	344,128	0.0	343,135
	September	5,220	1.4	5,242	8,412	7,845	66.8	347,812	1.4	353,460
	October	4,952	29.8	5,389	7,603	8,002	67.3	351,768	2.6	359,572
	November	4,137	51.8	5,261	6,167	8,454	62.2	350,820	3.4	356,421
	December	3,026	61.4	4,868	3,947	8,619	56.5	351,737	7.5	355,494
2010	January	2,934	34.6	4,649	8,162	9,039	51.4	343,264	6.4	344,304
	February	4,077	26.3	4,717	8,891	9,342	50.5	343,748	5.1	348,159
	March	5,351	30.5	4,638	12,379	9,899	46.9	362,231	10.3	357,893
	April	5,544	5.9	4,606	12,648	10,228	45.0	355,102	7.7	359,896
	May	5,207	-16.1	4,186	11,993	9,768	42.9	364,303	7.1	355,486
	June	4,746	-35.4	3,687	11,483	9,572	38.5	361,434	4.0	343,644
	July									
	August									
	September									
	October									
	November									
	December									
	Q2 2009	18,781	5.0	15,129	30,094	24,769	61.1	340,047	-5.6	330,530
	Q2 2010	15,497	-17.5	12,479	36,124	29,568	42.2	360,133	5.9	353,615
	YTD 2009	28,289	-10.9		56,498			335,540	-7.1	
	YTD 2010	27,859	-1.5		65,556			356,361	6.2	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Level of Economic Indicators for Manitoba
Second Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	605.1	4.9	2,544	65.2	721	3,665,602	79.79
	April - June	607	3.9	5.5	606.4	4.9	4,327	78.9	724	3,917,512	87.01
	July - September	624	3.7	5.7	609.6	5.5	2,401	89.0	722	3,533,257	92.50
	October - December	619	3.7	5.6	606.6	5.6	1,757	91.6	732	3,451,444	94.09
2010	January - March	615	3.6	5.6	612.0	5.3	2,595	111.2	729	3,348,052	95.61
	April - June	642	3.7	6.0	620.0	5.3		98.5	737		96.03
	July - September										
	October - December										

Table 6.1a: Growth[1] of Economic Indicators for Manitoba
Second Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.4	0.8	125.9	-39.1	3.4	-4.7	-19.8
	April - June	-12.7	-2.8	-1.5	-0.4	0.9	61.4	-13.3	3.6	-7.1	-12.4
	July - September	-10.5	-3.0	-1.2	0.4	1.3	97.9	-3.1	1.2	-16.8	-2.9
	October - December	-12.1	-2.4	-1.4	-0.4	1.3	-28.1	37.4	3.3	-15.2	14.8
2010	January - March	-1.3	-1.2	-0.1	1.1	0.4	2.0	70.6	1.1	-8.7	19.8
	April - June	5.7	-0.2	0.6	2.2	0.4		24.8	1.9		10.4
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6b: Level of Economic Indicators for Saskatchewan
Second Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2009	January - March	623	4.8	5.7	520.6	4.5	2,558	65.2	782	2,849,493	79.79
	April - June	607	3.9	5.5	521.9	4.9	3,214	78.9	784	2,879,291	87.01
	July - September	624	3.7	5.7	519.1	4.8	3,350	89.0	806	2,734,911	92.50
	October - December	619	3.7	5.6	520.9	5.0	2,129	91.6	827	2,497,536	94.09
2010	January - March	615	3.6	5.6	523.6	4.7	2,846	111.2	832	2,976,157	95.61
	April - June	642	3.7	6.0	527.3	5.2		98.5	829		96.03
	July - September										
	October - December										

Table 6.1b: Growth[1] of Economic Indicators for Saskatchewan
Second Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	2.7	0.3	31.4	-39.1	5.2	-4.8	-19.8
	April - June	-12.7	-2.8	-1.5	2.4	0.8	46.6	-13.3	4.8	-9.4	-12.4
	July - September	-10.5	-3.0	-1.2	0.9	0.5	-12.6	-3.1	3.8	-17.7	-2.9
	October - December	-12.1	-2.4	-1.4	0.1	1.0	-15.0	37.4	5.7	-9.3	14.8
2010	January - March	-1.3	-1.2	-0.1	0.6	0.2	11.3	70.6	6.4	4.4	19.8
	April - June	5.7	-0.2	0.6	1.0	0.3		24.8	5.8		10.4
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

Table 6c: Level of Economic Indicators for Alberta
Second Quarter 2010

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index[2] (1997=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term							
2009	January - March	623	4.8	5.7	1,999.2	5.6	15,940	65.2	721	13,751,163	79.79
	April - June	607	3.9	5.5	1,986.8	6.6	13,420	78.9	724	13,549,531	87.01
	July - September	624	3.7	5.7	1,981.5	7.1	7,880	89.0	722	13,784,791	92.50
	October - December	619	3.7	5.6	1,986.1	7.0	515	91.6	732	14,130,559	94.09
2010	January - March	615	3.6	5.6	1,976.6	7.0	6,253	111.2	729	14,404,568	95.61
	April - June	642	3.7	6.0	1,991.1	6.9		98.5	737		96.03
	July - September										
	October - December										

Table 6.1c: Growth[1] of Economic Indicators for Alberta
Second Quarter 2010

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	Mortgage Rates 5 Yr. Term							
2009	January - March	-13.3	-2.4	-1.6	0.2	2.0	29.2	-39.1	3.4	-14.5	-19.8
	April - June	-12.7	-2.8	-1.5	-1.1	3.2	-35.5	-13.3	3.6	-26.3	-12.4
	July - September	-10.5	-3.0	-1.2	-1.6	3.5	-56.5	-3.1	1.2	-29.4	-2.9
	October - December	-12.1	-2.4	-1.4	-2.2	3.2	-96.5	37.4	3.3	-13.9	14.8
2010	January - March	-1.3	-1.2	-0.1	-1.1	1.4	-60.8	70.6	1.1	4.8	19.8
	April - June	5.7	-0.2	0.6	0.2	0.3		24.8	1.9		10.4
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage
(2) Consumer Confidence Index is a Regional indicator

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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